

Serial No.: 10/603,408  
Docket No.: 60655.1000

Amendments To the Specification:

Please replace paragraph 60 of the disclosure with the following amended paragraph:

The Interface File Definition is then read by Interface File Builder 210 (step 504). The Interface File Definition may be stored in a variety of locations accessible by Interface File Builder 210. All or a portion of the fields of the record are then fully or partially translated such that the translation involves only a single translation step, following all or a portion of the directions in the Interface File Definition (step 506). For example, a date stored in an internal format can be converted, by one of a variety of methods, in the format described in the Interface File Builder (e.g., mm/dd/yyyy). Another example is that a text field will be made into the appropriate length and justification, as defined in the Interface File Definition. The Interface File Builder may also include other pieces of data not directly contained in the transaction data record from the financial institution. For instance, the user can specify fixed text fields, data counters, or data field stored in another database table to be included in the interface file. After each field (or a predefined number of fields) in the record is translated from the format used by financial institution 102 or derived from other available data sources, the resulting data file is amended to contain the requested information (step 508). The data fields are outputted to an electronic file in the order and with the correct format as specified in the interface file definitions. In other words, the formatted record, consisting of a number of formatted data fields, is appended to the end of the data file (interface file). The steps are then repeated for all (or a predefined number) of the records stored by financial institution 102. As noted above, the records being processed by Interface File Builder 210 can be limited in a variety of manners, such as limiting the date range or applying a filter.